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April 15, 2024

The Honorable Stephen Cummings, Secretary of Finance
The Honorable Ali Ahmad, Policy Director
The Honorable Jeff Goettman, Chief of Staff
The Honorable Margaret McDermid, Secretary of Administration

Subject: Changes in premiums, benefits, carriers, and provider networks for the 2024-2025 Plan Year

The attached report is pursuant to Item 86A, of the 2023 General Session, Virginia Acts of Assembly.

Please contact me if there are any questions.

Sincerely,

A handwritten signature in blue ink that reads "Janet Lawson".

Janet Lawson

Cc: Gary Johnston, Director Office of Health Benefits

An Equal Opportunity Employer

Changes in Premiums, Benefits,
Carriers, and Provider Networks For
Plan Year 2024-2025

April 15, 2024

Background

Pursuant to Item 86A, 2023 General Session, Virginia Acts of Assembly, this report details the changes to the state employee health benefits program involving premiums, benefits, carriers, or provider networks schedule affecting the 2024-2025 Plan Year.

Premium Changes

Based on an actuarial review and projection of claims trends conducted by our consultants (Aon Consulting), we proposed an average 6.3% increase in total premiums for the 2024-2025 plan year. Attached is a side-by-side comparison of current monthly premiums and proposed monthly premiums, which demonstrates the minimal increase per month for employees and the Commonwealth. The increase is lower than the national trend of 7% average premium increase across all industries.

We are pleased to announce minimal changes to the plan designs as indicated below (all implemented to enhance benefits to participants). There are no changes to carriers for the 2024-2025 plan year. Current health insurance plans include:

COVA Care

Anthem currently administers and will continue to administer medical, prescription (Carelon), behavioral health, Wellness and Employee Assistance Program (EAP) benefits, including the associated networks. Delta Dental will administer the dental benefits and the dental provider network. The following changes will be implemented 7/1/24:

- Cancer Care Navigator
- Talkspace- access Mental Health services via texting
- Increase ER copay from \$150 to \$300
- Hearing aid coverage for children under the age of 19
- Musculoskeletal concierge services
- Building Healthy Families
- Preventive Plus Rx
- Virtual physical therapy

COVA HDHP (High Deductible Health Plan)

Anthem currently administers and will continue to administer medical, prescription (Carelon), behavioral health, Wellness and Employee Assistance Program (EAP) benefits, including the associated networks. Delta Dental will administer the dental benefits and the dental provider network. The following changes will be implemented 7/1/24:

- Cancer Care Navigator
- Talkspace- access Mental Health services via texting
- Hearing aid coverage for children under the age of 19
- Musculoskeletal concierge services
- Building Healthy Families
- Preventive Plus Rx
- Virtual physical therapy

- Healthkeepers Network is replacing the PPO Network- 5% reduction in costs

COVA HealthAware

Aetna currently administers and will continue to administer medical, behavioral health, Employee Assistance program (EAP) and the Health Reimbursement Arrangement (HRA). Prescription coverage will continue through Carelon, and Delta Dental will administer the dental benefits and the dental provider network. The following changes will be implemented 7/1/24:

- Cancer Care concierge services
- Hearing aid coverage for children under the age of 19
- Musculoskeletal concierge services
- Preventive Plus Rx
- Virtual Mental Health services
- Talkspace- access Mental Health services via texting

Kaiser Permanente HMO (Health Maintenance Organization)

This is a regional plan that services mostly Northern Virginia, and includes medical, prescription, behavioral health, dental and Employee Assistance Program (EAP). The state has no control over the plan design because this is a fully insured plan. There are no changes planned for the 2024-2025 plan year.

Sentara HMO (formerly Optima Health)

This is a regional plan that primarily services the Tidewater/Hampton Roads area, and includes medical, prescription, behavioral health, dental and Employee Assistance Program (EAP). The state has no control over the plan design because this is a fully insured plan. The deductible will increase to \$200 (from \$150) and the out-of-pocket max will increase from \$1,500 to \$2,000.

TRICARE Voluntary Supplement

The TRICARE Voluntary Supplement is offered to employees who are eligible for government-sponsored TRICARE health insurance. There are no changes to the supplemental plan.

Flexible Spending Accounts (FSA)

The healthcare FSA limit will be increased to \$3,200 based on IRS limits. This is a \$150 increase over the current limit of \$3,050 per year. The dependent care FSA limit remains unchanged at \$5,000.



Proposed 2024 - 2025 Employee Monthly Premiums

Salaried employees working 30 hours or more a week pay the “Employee Pays” amount.
 Salaried employees working less than 30 hours a week pay the “Total Premium” amount.

PREMIUM AND PLAN BENEFITS MAY CHANGE SUBJECT TO FINAL STATE BUDGET APPROVAL.

HEALTH CARE PLANS		2023-2024 MONTHLY PREMIUMS			PROPOSED 2024-2025 MONTHLY PREMIUMS			
		You Only	You Plus One	You Plus Two or More	You Only	You Plus One	You Plus Two or More	
COVA Care		Employee Pays	\$97	\$224	\$306	\$103	\$236	\$323
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		Total Premium	\$835	\$1,544	\$2,241	\$886	\$1,640	\$2,379
COVA Care	+ Out-of-Network	Employee Pays	\$117	\$260	\$359	\$124	\$275	\$380
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		Total Premium	\$855	\$1,580	\$2,294	\$907	\$1,679	\$2,436
COVA Care	+ Expanded Dental	Employee Pays	\$130	\$285	\$395	\$136	\$296	\$411
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		Total Premium	\$868	\$1,605	\$2,330	\$919	\$1,700	\$2,467
COVA Care	+ Out-of-Network + Expanded Dental	Employee Pays	\$150	\$321	\$448	\$157	\$335	\$468
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		Total Premium	\$888	\$1,641	\$2,383	\$940	\$1,739	\$2,524
COVA Care	+ Expanded Dental + Vision & Hearing	Employee Pays	\$150	\$321	\$448	\$156	\$333	\$465
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		Total Premium	\$888	\$1,641	\$2,383	\$939	\$1,737	\$2,521
COVA Care	+ Out-of-Network + Expanded Dental + Vision & Hearing	Employee Pays	\$170	\$357	\$500	\$177	\$372	\$522
		State Pays	\$738	\$1,320	\$1,935	\$783	\$1,404	\$2,056
		Total Premium	\$908	\$1,677	\$2,435	\$960	\$1,776	\$2,578
COVA HealthAware		Employee Pays	\$17	\$53	\$54	\$17	\$53	\$54
		State Pays	\$723	\$1,320	\$1,932	\$768	\$1,404	\$2,056
	Total Premium	\$740	\$1,373	\$1,986	\$785	\$1,457	\$2,110	
COVA HealthAware	+ Expanded Dental	Employee Pays	\$49	\$112	\$140	\$50	\$113	\$142
		State Pays	\$723	\$1,320	\$1,932	\$768	\$1,404	\$2,056
		Total Premium	\$772	\$1,432	\$2,072	\$818	\$1,517	\$2,198
COVA HealthAware	+ Expanded Dental & Vision	Employee Pays	\$60	\$133	\$170	\$60	\$133	\$170
		State Pays	\$723	\$1,320	\$1,932	\$768	\$1,404	\$2,056
		Total Premium	\$783	\$1,453	\$2,102	\$828	\$1,537	\$2,226
COVA HDHP		Employee Pays	\$0	\$0	\$0	\$0	\$0	\$0
		State Pays	\$626	\$1,166	\$1,704	\$665	\$1,239	\$1,810
	Total Premium	\$626	\$1,166	\$1,704	\$665	\$1,239	\$1,810	
COVA HDHP	+ Expanded Dental	Employee Pays	\$33	\$60	\$88	\$33	\$60	\$88
		State Pays	\$626	\$1,166	\$1,704	\$665	\$1,239	\$1,810
		Total Premium	\$659	\$1,226	\$1,792	\$698	\$1,299	\$1,898
Kaiser Permanente HMO <i>(available primarily in Northern Virginia)</i>		Employee Pays	\$80	\$190	\$272	\$86	\$202	\$289
		State Pays	\$737	\$1,311	\$1,916	\$783	\$1,395	\$2,038
	Total Premium	\$817	\$1,501	\$2,188	\$869	\$1,597	\$2,327	
Sentara Health Plans (HMO) <i>(Hampton Roads/ Eastern Shore)</i>	+ Expanded Dental & Vision	Employee Pays	\$80	\$190	\$272	\$86	\$202	\$289
		State Pays	\$733	\$1,315	\$1,907	\$769	\$1,382	\$2,004
		Total Premium	\$813	\$1,505	\$2,179	\$855	\$1,584	\$2,293
TRICARE Voluntary Supplement*		Total Premium	\$61	\$120	\$161	\$61	\$120	\$161**

* New York residents contact the Office of Health Benefits for TRICARE premium amount

**If an employee covers multiple children without a spouse the rate is \$120